



**Office of the Attorney General
Paul G. Summers**

**Department of Commerce and Insurance
Commissioner Paula Flowers**

CONSUMER ALERT

Office of the Attorney General
P.O. Box 20207 Nashville, TN 37202-0207

Department of Commerce and Insurance
Division of Consumer Affairs
500 James Robertson Parkway Nashville, TN 37243

FOR IMMEDIATE RELEASE
Feb. 8, 2006
#06-09

CONTACT:
Sharon Curtis-Flair
(615) 741-5860

Tennesseans Entitled to Free Credit Reports

As part of National Consumer Protection Week, Tennessee Attorney General Paul G. Summers is reminding Tennesseans that they are entitled to a free copy of their credit report each year based on a law which became effective June 1, 2005.

Congress amended the Federal Fair Credit and Reporting Act to require each of the three national credit reporting agencies, Equifax, Experian, and TransUnion, to provide consumers with one free copy of their credit report each year. It is not necessary to order all three at the same time. Consumers may want to verify personal information (address, social security number, telephone number, birth date) and various credit-related entries such as bankruptcies, judgments, liens and credit payment history.

"It is extremely important for Tennesseans to obtain a free copy of their credit reports from the right source," Attorney General Summers cautioned. "Also, consumers should be aware that there are entities and individuals who will use this free credit report possibility as a way of fraudulently obtaining your personal information or charging you for something that should be free."

Division of Consumer Affairs Director Mary Clement warns, "Consumers should be very wary of any requests for personal information through e-mails, faxes or unsolicited telemarketing calls, especially if the consumer did not initiate the contact."

Consumers can request a free credit report by phone, mail, or on the Internet. To obtain your free credit report, you can call 1-877-322-8228. For security purposes to receive your report, you will be required to provide sensitive information such as your full name, current address or past address if you have moved in the last two years, social security number and date of birth. You may also request your report by mail by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Ga. 30348-5281. The Annual Credit Report Request Form is also available online at the Federal Trade Commission's website: www.ftc.gov/bcp/online/edcams/credit. Consumers should note there are other similar websites where consumers can purchase a copy of the credit report along with other services. If consumers are seeking a free copy of their credit reports, be careful when typing in the website address.

Attorney General Summers advises you have a right to have your name removed from the lists the credit reporting agencies sell for "pre-screened credit offers" (such as unsolicited credit card offers) by calling 888-5OPTOUT (888-567-8688).

If you see inaccurate information on the credit report, you may dispute it with the credit reporting agency from whom you obtained your report by contacting the firm at:

*Equifax - www.equifax.com

To report fraud, call: 1-800-525-6285

and write: P.O. Box 740241, Atlanta, GA 30374-0241

For information on disputing errors, you may visit:

www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=online_dispute

*Experian - www.experian.com

To report fraud, call: 1-888-EXPERIAN (397-3742)

and write: P.O. Box 9532, Allen TX 75013

For information on disputing errors, you may visit:

www.experian.com/disputes/index.html (online dispute form)

*TransUnion - www.transunion.com

To report fraud, call: 1-800-680-7289

and write: Fraud Victim Assistance Division

P.O. Box 6790, Fullerton, CA 92834-6790

For information on disputing errors, you may visit:

www.transunion.com/content/page.jsp?id=/personalsolutions/general/data/DisputeCreditReport.xml

For more information, review the FTC's summary on disputing credit errors at: www.ftc.gov/bcp/online/pubs/credit/crdtdis.htm.

Tennesseans can report any suspicious activities by filing a complaint with the following agencies:

Tennessee Division of Consumer Affairs

(615) 741-4737 or toll free if in TN at (800) 342-8385

www.state.tn.us/consumer/ccp

Tennessee Regulatory Authority (for unsolicited calls or faxes)

(615) 741-2904 or toll free if in TN at (800) 342-8359

www.tennessee.gov/tra

Federal Trade Commission

www.ftc.gov